



September 13, 2005

FDIC
San Francisco Regional Office
Director Johns F Carter
25 Jessie Street at Ecker Square
Suite 2300
San Francisco, CA 94105

RE: Stop creating this Mega Giant

Dear Director Carter:

Please visit our small rural communities and this should be very simple to decide. They are becoming extinct. The super store has wiped out the mom & pop stores in the small communities in a radius of 30 to 40. They have come into our state in full swing with whispers in the wind of setting up a store every 60 miles. If not a super Wal-Mart, than a Country Store in areas between the Super Wal-Marts. Our small community main streets cannot fight this mega giant alone.

THE SMALL COMMUNITIES ARE DRYING UP.

The Community Bank is the *backbone* of every community. It is extremely difficult now to keep the small community banks from being sold out to the Mega banks due to too much regulation. Our community banks have been fighting the Credit Unions for years with unfair banking practice, now we have to fight Wal-Mart's vast resources. This could drive out the community banks like it has the grocery stores, pharmacies, and hardware stores. Our community is located 54 miles west of one super Wal-Mart and 60 miles south of another super Wal-Mart. Even with this distance, our community is being squeezed from both sides.

The Banks need your help to stop creating these Mega Giants that will in time come back to haunt us all.

Sincerely,

Marcia R. Honomich
Executive Vice President